

Form 132 – 13sum

**UNITED STATES BANKRUPTCY COURT**

District of New Jersey  
402 East State Street  
Trenton, NJ 08608

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Case No.: 20–18604–MBK  
Chapter: 13  
Judge: Michael B. Kaplan

In Re: Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Lisa A. Krzywicki  
112 Beechnut Court  
Lumberton, NJ 08048

Social Security No.:

xxx–xx–4983

Employer's Tax I.D. No.:

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**NOTICE OF HEARING ON CONFIRMATION OF PLAN**

Date: 12/15/20  
Time: 09:00 AM  
Location: Courtroom 8, Clarkson S. Fisher, U.S. Courthouse, 402 E. State St., Trenton, NJ 08608–1507

An objection to confirmation of the plan, including any motions referenced therein to avoid judicial liens under 11 USC section 522(f) and/or to avoid liens and reclassify claims in whole or in part, shall be filed and served seven days before confirmation. Filing a motion for relief from the automatic stay will not be considered an objection to the confirmation.

**If, at the confirmation hearing, it is determined that the debtor's plan is not confirmable, the case may be dismissed or converted.**

A copy of the Plan will follow this notice.

Dated: October 21, 2020

JAN: bwj

Jeanne Naughton  
Clerk, U. S. Bankruptcy Court

In re:  
Lisa A. Krzywicki  
Debtor(s)

Case No. 20-18604-MBK  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0312-3

User: admin

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Date Rcvd: Oct 21, 2020

Form ID: 132

Total Noticed: 41

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.P.2002(g)(4).

### Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 23, 2020:

Recip ID	Recipient Name and Address
db	+ Lisa A. Krzywicki, 112 Beechnut Court, Lumberton, NJ 08048-3413
518897401	+ Anthony S. Poulin, Esquire, Stephen Einstein & Assoc., PC, 39 Broadway, Suite 1250, New York, NY 10006-3089
518897403	+ Best Buy Credit Services/CBNA, PO Box 6497, Sioux Falls, SD 57117-6497
518897407	+ Citi Bank, PO Box 6500, Sioux Falls, SD 57117-6500
518897415	++ DSNB MACY S, CITIBANK, 1000 TECHNOLOGY DRIVE MS 777, O FALLON MO 63368-2222 address filed with court; Macys/DSNB, Bankruptcy Processing, PO Box 8053, Mason, OH 45040-8222
518909265	+ Midland Credit Management, Inc., PO Box 2037, Warren, MI 48090-2037
518897416	+ Midland Funding LLC c/o, Midland Credit Mgmt Inc., 350 Camino De La Reina, Suite 100, San Diego, CA 92108-3007
518897418	Pressler, Felt & Warshaw, LLP, 7 Entin Road, 2nd Floor, Parsippany, NJ 07054-5020
518897420	+ Second Round Sub, LLC, 4150 Friedrich Lane, Austin, TX 78744-1052
518897425	WebBank, 215 Douth State Street, Suite 800, Salt Lake City, UT 84111

TOTAL: 10

### Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Oct 21 2020 22:01:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpreion03.ne.ecf@usdoj.gov	Oct 21 2020 22:01:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
518897402	Email/Text: legal@arsnational.com	Oct 21 2020 22:01:00	ARS National Services, Inc., Po Box 469100, Escondido, CA 92046-9100
518917750	+ Email/Text: documentfiling@lciinc.com	Oct 21 2020 22:00:00	COMCAST, PO BOX 1931, Burlingame, CA 94011-1931
518897404	Email/PDF: AIS.cocard.ebn@americaninfosource.com	Oct 21 2020 22:52:22	Capital One, PO Box 30285, Salt Lake City, UT 84130-0285
518897406	Email/PDF: AIS.COAF.EBN@Americaninfosource.com	Oct 21 2020 22:52:28	Capital One Auto Finance, P.O. Box 60511, City of Industry, CA 91716-0511
518897405	+ Email/PDF: AIS.COAF.EBN@Americaninfosource.com	Oct 21 2020 22:52:29	Capital One Auto Finance, 7933 Preston Road, Plano, TX 75024-2302
518905126	+ Email/PDF: acg.acg.ebn@americaninfosource.com	Oct 21 2020 22:52:24	Capital One Auto Finance, a division of, AIS Portfolio Services, LP, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
518912054	+ Email/PDF: acg.acg.ebn@americaninfosource.com	Oct 21 2020 22:52:49	Capital One Auto Finance, a division of Capital On, P.O. Box 4360, Houston, TX 77210-4360
518897408	+ Email/Text: documentfiling@lciinc.com	Oct 21 2020 22:00:00	Comcast, 1 Apollo Road, Plymouth Meeting, PA 19462-2372
518897409	Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Oct 21 2020 22:01:00	Comenity Bank-Bosco's, Bankruptcy Dept., PO Box 182125, Columbus, OH 43218-2125

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518897410	Email/Text: mrdiscen@discover.com	Oct 21 2020 22:00:00	Discover Bank, 2500 Lake Park Blvd, Salt Lake City, UT 84120
518937881	Email/Text: bnc-quantum@quantum3group.com	Oct 21 2020 22:01:00	Department Stores National Bank, c/o Quantum3 Group LLC, PO Box 657, Kirkland, WA 98083-0657
518909283	Email/Text: mrdiscen@discover.com	Oct 21 2020 22:00:00	Discover Bank, Discover Products Inc, PO Box 3025, New Albany OH 43054-3025
518897411	+ Email/Text: bknotice@ercbpo.com	Oct 21 2020 22:01:00	ERC, 8014 Bayberry Road, Jacksonville, FL 32256-7412
518897412	+ Email/PDF: gecsed@recoverycorp.com	Oct 21 2020 22:53:09	GE Money Bank/Old Navy, Bankruptcy Dept, PO Box 103104, Roswell, GA 30076-9104
518901849	Email/PDF: resurgentbknotifications@resurgent.com	Oct 21 2020 22:52:27	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
518897413	+ Email/PDF: resurgentbknotifications@resurgent.com	Oct 21 2020 22:52:52	LVNV Funding, LLC, PO Box 1269, Greenville, SC 29602-1269
518897414	Email/Text: camanagement@mtb.com	Oct 21 2020 22:01:00	M&T Bank, 1 Fountain Plaza, 9th floor, Buffalo, NY 14203
518964221	Email/Text: camanagement@mtb.com	Oct 21 2020 22:01:00	M&T Bank, P.O. Box 840, Buffalo, NY 14240-0840
518897417	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Oct 21 2020 22:53:14	Portfolio Recovery Assoc., LLC, 140 Corporate Blvd, Norfolk, VA 23502
518952682	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Oct 21 2020 22:53:14	Portfolio Recovery Associates, LLC, c/o Capital One Bank (usa), N.a., POB 41067, Norfolk VA 23541
518961422	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Oct 21 2020 22:52:26	Portfolio Recovery Associates, LLC, c/o Mattress Firm, POB 41067, Norfolk VA 23541
518960072	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Oct 21 2020 22:52:50	Portfolio Recovery Associates, LLC, c/o Wal-mart, POB 41067, Norfolk VA 23541
518943516	Email/Text: bnc-quantum@quantum3group.com	Oct 21 2020 22:01:00	Quantum3 Group LLC as agent for, Second Round Sub LLC, PO Box 788, Kirkland, WA 98083-0788
518897419	+ Email/PDF: resurgentbknotifications@resurgent.com	Oct 21 2020 22:52:28	Resurgent Capital Services LP, 55 Beattie Place, Suite 110, Greenville, SC 29601-5115
518897421	Email/PDF: gecsed@recoverycorp.com	Oct 21 2020 22:53:09	SYNCB, Bankruptcy Dept., PO Box 965060, Orlando, FL 32896-5060
518897422	Email/PDF: gecsed@recoverycorp.com	Oct 21 2020 22:52:20	SYNCB/Lowes, Bankruptcy Dept., PO Box 965060, Orlando, FL 32896-5060
518897423	Email/PDF: gecsed@recoverycorp.com	Oct 21 2020 22:52:44	SYNCB/Walmart, Bankruptcy Dept., PO Box 965060, Orlando, FL 32896-5060
518897981	+ Email/PDF: gecsed@recoverycorp.com	Oct 21 2020 22:53:09	Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
518897424	Email/Text: bankruptcy@td.com	Oct 21 2020 22:01:00	TD Bank, 32 Chestnut Street, Lewiston, ME 04240-7765

TOTAL: 31

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

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## NOTICE CERTIFICATION

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Oct 23, 2020

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

**The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 21, 2020 at the address(es) listed below:**

Name	Email Address
Albert Russo	docs@russotrustee.com
Denise E. Carlon	on behalf of Creditor Lakeview Loan Servicing LLC dcarlon@kmlawgroup.com bkgroup@kmlawgroup.com
Fred R. Braverman	on behalf of Debtor Lisa A. Krzywicki bravelaw@comcast.net
U.S. Trustee	USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 4